

Assurity Life Insurance Company - Term 250+

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Assurity Life Insurance Company - Term 250+ Product Features

Type	Term 250+ is a guaranteed premium term life insurance policy.
Conversion Options	All policies are convertible on any premium due date occurring prior to the earlier of the end of the initial term period or attained age 70 of insured.
	Non-Tobacco Classes
	10 Year 18-80
	15 Year 18-75
	20 Year 18-65
	30 Year 18-45
Issue Ages	Tobacco Classes
	10 Year 18-80
	15 Year 18-70
	20 Year 18-65
	30 Year 18-45
Face Amounts	\$250,001 and over, for ages less than 66
Min/Max	\$100,000 and over, for ages 66 and above
Modal Factors	Semi-annual = .51 Quarterly = n/a Monthly = .088
Policy Fee	\$70, non-commissionable

Other Insured Term Rider

Term life insurance coverage is available as a rider for another individual, provided there is an insurable interest. Available issue ages for this rider are as indicated on the base policy. The premiums are based on the other insured's gender, age and underwriting class. The level premium period must match that of the base policy.

Monthly Disability Income Rider

This rider provides a monthly benefit if the insured becomes totally disabled as the result of a covered accident or sickness.

Elimination Period: 90 days

Benefit Period: 2 years

Issue Ages: 18-60 (age last)

Accident Only Disability Income Rider

Provides a monthly benefit if the insured becomes totally disabled as the result of a covered accident.

Elimination Period: 90 days

Benefit Period: 2 years

Issue Ages: 18-60 (age last)

Cash Back Rider

Provides for a return of a percentage of the total premiums

paid during the initial term period for the policy and any riders, excluding the premium paid for this rider, if the policy and rider are terminated for reasons other than the death of the insured. The Cash Back Rider is not available for the 10 year plan.

Cash Back Issue Ages

The available issue ages for the 15 and 30 year policies are as indicated on the base policy. For the 20 year policy, available issue ages are 18-65 for non-tobacco users and 18-60 for tobacco users.

Waiver of Premium Rider

The Waiver of Premium Rider provides for waiver of premium payments during a total disability of the Insured occurring before the policy anniversary closest to the Insured's 60th birthday.

Income Replacement Option

Special Product This endorsement is available at the time of issue at no
Features cost for the Non Med Term policy.

Accelerated Death Benefit Rider

This rider provides an optional accelerated payment of life insurance proceeds to an Insured who is terminally ill.

Children's Term Insurance Rider

Issue Ages: Parent: 18-55 (age last)

Children: 15 days - 18 years

This rider provides level term coverage to age 25 on the Insured's children listed on the original application or born to or adopted by the Insured while the Base Policy and this rider are in force.

This rider is sold in units, each of which provides \$1,000 of coverage for all eligible children. Up to one unit may be issued with each \$5,000 Face Amount of the Base Policy. The maximum number of units is 25 on the life of any child. The per unit rate for the CTI Rider is \$5.70 with Waiver of Premium and \$5.50 without Waiver of Premium.

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Assurity Life Insurance Company - Term 250+ Underwriting Guidelines

Preferred Non-Tobacco
Standard + Non-Tobacco
Classes Standard Non-Tobacco
Preferred Tobacco
Standard Tobacco

Re-entry

Anyone who has used tobacco or nicotine products in the last twelve months will be assigned a **tobacco** user premium rate. Others will be assigned a non-tobacco rate.

Tobacco Definition

The definition of **NON-TOBACCO** is: "Has not used tobacco products or products containing nicotine in the 12 months preceding the date of application and the urinalysis is negative for nicotine."

Underwriting Criteria for Standard+ Non-Tobacco and Preferred Tobacco

- Standard medical risk. (debits do not exceed +10)
- No private pilots other than those who are also commercial pilots on regularly scheduled airlines, and no participation in hazardous sports or recreational activities.
- Family history: no deaths among parents and siblings from CVA, CAD, diabetes or cancer (except basal cell carcinoma) before age 60.
- Personal history: no history of CVA, CAD, diabetes, or cancer (except basal cell carcinoma).
- Cholesterol: not greater than 240, with a cholesterol/HDL ratio of 6.0 or less, and no history of treatment.
- Lab within normal limits.
- Driving record: no DWI/DUI or reckless driving in the last 5 years and no more than 2 moving violations in the last 3 years.
- Height and weight: refer to the attached Build Table.
- Blood Pressure on exam may not exceed 145/90.
- No history of alcohol or substance abuse with the last 7 years.

Special Underwriting Features

Underwriting Criteria for Preferred Non-Tobacco

- Standard medical risk. (debits do not exceed +10)
- No use of tobacco or products containing nicotine in the 36 months preceding the date of application and the urinalysis is negative for nicotine.
- No private pilots other than those who are also commercial pilots on regularly scheduled airlines, and no participation in hazardous sports or recreational activities.
- No foreign residence except in Canada, Australia, New Zealand or Western Europe.
- Personal history: no history of CVA, CAD, diabetes, or cancer (except basal cell carcinoma).
- Family history: no deaths among parents and siblings from CVA, CAD, diabetes or cancer (except basal cell carcinoma) before age 60.
- Cholesterol: not greater than 210, with a cholesterol/HDL ratio of 4.5 or less, and no history of treatment.
- Lab within normal limits.
- Driving record: no DWI/DUI or reckless driving in the last 5 years and no more than 2 moving violations in the last 3 years.
- Height and weight: refer to the attached Build Table.
- Blood Pressure on exam may not exceed 135/85.
- No current treatment or history of high/elevated blood pressure.
- No history of alcohol or substance abuse with the last 20

years.

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